

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lindsay Ann Bleam
 Nathan Michael Bleam
 Debtors

Case No. 19-10354-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Jan 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019.

db/jdb Lindsay Ann Bleam, Nathan Michael Bleam, 630 Walnut St, Emmaus, PA 18049-2220
 tr +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14260661 AA/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 14260662 Allied Interstate, PO Box 361474, Columbus, OH 43236-1474
 14260663 American Coradius International, 2420 Sweet Home Rd Ste 150, Buffalo, NY 14228-2244
 14260667 +Bmw Bank of North Amer, 2735 E Parleys Way, Salt Lake City, UT 84109-1666
 14260668 Cap1/cabel, 4800 NW 1st St, Lincoln, NE 68521-4463
 14260669 Cap1/cbela, 4800 NW 1st St, Lincoln, NE 68521-4463
 14260672 Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 14260674 Comenitybank/legndpine, PO Box 182789, Columbus, OH 43218-2789
 14260676 Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
 14260680 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 14260684 Mercantile Adjustment Bureau, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
 14260688 ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
 (address filed with court: People First Fed C, 2141 Downyflake Ln, Allentown, PA 18103-4774)
 14260685 +Pentagon Federal Cr Un, PO Box 19046, Alexandria, VA 20598-0001
 14260687 +People 1st Fcu, 2141 Downyflake Ln, Allentown, PA 18103-4937
 14262713 +Quicken Loans Inc., c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14260691 St Lukes University Health Network, 801 Ostrum St, Bethlehem, PA 18015-1000
 14260698 Usaa Federal Savings B, PO Box 47504, San Antonio, TX 78201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: feldmanfiling@rcn.com Jan 26 2019 02:55:19 LYNN E. FELDMAN,
 Feldman Law Offices, 221 N. Cedar Crest Boulevard, Allentown, PA 18104
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2019 02:56:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2019 02:56:41 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 26 2019 02:56:24 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14260664 EDI: AMEREXPR.COM Jan 26 2019 07:43:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 14260665 EDI: BANKAMER.COM Jan 26 2019 07:43:00 Bank Of America, PO Box 2278, Norfolk, VA 23501-2278
 14260666 EDI: TSYS2.COM Jan 26 2019 07:43:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 14260671 EDI: CAPITALONE.COM Jan 26 2019 07:43:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 14260670 EDI: CAPITALONE.COM Jan 26 2019 07:43:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
 14260673 EDI: CHASE.COM Jan 26 2019 07:43:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14260675 EDI: WFNNB.COM Jan 26 2019 07:43:00 Comenitybk/sguidevs, PO Box 182789, Columbus, OH 43218-2789
 14263043 EDI: DISCOVER.COM Jan 26 2019 07:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14260677 EDI: DISCOVER.COM Jan 26 2019 07:43:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 14260678 EDI: TSYS2.COM Jan 26 2019 07:43:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 14260679 E-mail/Text: egssupportservices@alorica.com Jan 26 2019 02:56:32 EGS financial Care, PO Box 1020, Horsham, PA 19044-8020
 14260681 EDI: AMINFOF.COM Jan 26 2019 07:43:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 14260682 EDI: RMSC.COM Jan 26 2019 07:43:00 Genpact Services, PO Box 960013, Orlando, FL 32896-0013
 14260683 E-mail/Text: key_bankruptcy_ebnc@keybank.com Jan 26 2019 02:56:34 Keybank NA, PO Box 94518, Cleveland, OH 44101-4518
 14260686 E-mail/Text: bkrgeneric@penfed.org Jan 26 2019 02:55:29 Pentagon Federal Cr Un, PO Box 1432, Alexandria, VA 22313-1432
 14260689 +E-mail/Text: bankruptcy@pnfp.com Jan 26 2019 02:57:13 Pinnacle Bank, 150 3rd Ave S, Nashville, TN 37201-2034
 14260690 E-mail/Text: bankruptcyteam@quickenloans.com Jan 26 2019 02:56:38 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906

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Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14260696	EDI: RMSC.COM Jan 26 2019 07:43:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
14260692	EDI: RMSC.COM Jan 26 2019 07:43:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
14260693	EDI: RMSC.COM Jan 26 2019 07:43:00	Syncb/marvel, C/o, PO Box 965022, Orlando, FL 32896-5022
14260694	EDI: RMSC.COM Jan 26 2019 07:43:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
14260695	EDI: RMSC.COM Jan 26 2019 07:43:00	Syncb/paypal Extras Mc, PO Box 965005, Orlando, FL 32896-5005
14260781	+EDI: RMSC.COM Jan 26 2019 07:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14260697	EDI: CITICORP.COM Jan 26 2019 07:43:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
14260699	EDI: USAA.COM Jan 26 2019 07:43:00	Usaa Savings Bank, 10750 W McDermott Fwy, San Antonio, TX 78288-1601

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

LYNN E. FELDMAN on behalf of Debtor Lindsay Ann Bleam feldmanfiling@rcn.com
LYNN E. FELDMAN on behalf of Joint Debtor Nathan Michael Bleam feldmanfiling@rcn.com
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglech13.com,
ECF_FRPA@Trustee13.com
SCOTT WATERMAN ECFmail@fredreiglech13.com, ECF_FRPA@Trustee13.com
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1	Lindsay Ann Bleam	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	Nathan Michael Bleam	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court	Eastern District of Pennsylvania	
Case number:	19-10354-ref	
Social Security number or ITIN xxx-xx-0709		
EIN _____		
Social Security number or ITIN xxx-xx-6415		
EIN _____		
Date case filed for chapter 13 1/18/19		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Lindsay Ann Bleam	Nathan Michael Bleam
2. All other names used in the last 8 years		
3. Address	630 Walnut St Emmaus, PA 18049-2220	630 Walnut St Emmaus, PA 18049-2220
4. Debtor's attorney Name and address	LYNN E. FELDMAN Feldman Law Offices 221 N. Cedar Crest Boulevard Allentown, PA 18104	Contact phone (610) 530-9285 Email: feldmanfiling@rcn.com
5. Bankruptcy trustee Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/25/19

For more information, see page 2

7. Meeting of creditors	February 19, 2019 at 01:30 PM	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/20/19 Filing deadline: 3/29/19 Filing deadline: 7/17/19
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	The debtor has filed a plan. This plan proposes payment to the trustee of \$70.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/28/19 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	